## SOME NEW BOOKS.

Loan Associations

Now that the cooperative principle exemplified in loan associations has been extensively adopted in several of our larger States, it is time that the data relating to the subject should be set forth in an exhaustive and authoritative form. The first attempt to collect the facts and discuss them in an intelligent and useful way has been made by Mr. SEYMOUR DEXTER in a treatise bearing the title of Cooperative Savings and Loan Associations (Appletons). The author does not profess to present a full history of these interesting societies, but he does give an outline of their remarkable growth and spread. besides analyzing the various State statutes under which they are organized, and offering some judicious suggestions relating to methods and regulations. With this book at their disposal any body of persons contemplating the formation of a building loan association should be able to decide upon an effective and safe plan of operations.

Although these societies have only begun to attract public attention within the last two or three years, their prototype was founded in a suburb of Philadelphia fifty-eight years ago At first the building associations were purely voluntary, and it was not until some fifty of these had been started that the first incorporation of such a body took place. The laws of Pennsylvania passed in 1850 restricted the number of shares issuable by any one association to 500. a number raised nine years afterward to 2.500, and finally, in 1874, made filimitable. In 1876 there were 450 of these associations in operation in Philadelphia, A car ago it was estimated that the aggregate capital invested in these societies throughout the State of Pennsylvania did not fall short of \$60,000,000. To this application of the cooperative principle is largely due the fact that Philadelphia has more small houses owned by

wage earners than any other city of the Union. From Pennsylvania the building loan move ment passed at an early date to New Jersey and by 1847 the last-named State had passed n act authorizing the incorporation of societies formed on the Philadelphia model. According to a report of the Bureau of Labor Statistics, there were in New Jersey three years ago 156 associations, comprising nearly 38,000 shareholders and possessing over \$9,000,000 in net assets. In Massachusetts the societies are now known by the statutory name of "Cooperative Banks." Although it is only twelve years since such associations were authorized by law, this State had fifty-one in operation in 1887, the aggregate assets amounting to upward of \$4,000,000. Within nine months afterward thirteen new banks had been organized, and at present the popularity of these institu-tions is increasing. In the other New England States there are relatively few of these associations, although they are authorized by statute in all but one, Vermont. In New York an act was passed for the incorporation of these societies in 1850, but as late as 1870 very few of them had been formed. Now, on the other hand, there are nearly a hundred in a single locality, viz., the city of Bochester and its vicinity. In Erie county 327 have been incorporated, but most of these have ceased to There are, however, at least a hundred still active in the city of Buffalo alone. In the city of New York there are thirty, in Brooklyn eighteen, and it is estimated by Mr. Dexter that by Jan. 1, 1890, there will be 400 in opera-

tion in the whole State. The place held by Pennsylvania among the Middle and Eastern States was, for a time, occupled by Ohio among the States further west as regards the number of its loan associations. The number of these societies in Ohio exceeds six hundred, and of these about four hundred have been organized in Hamilton county. In Cincinnati there are more than 75,000 shareholders, and the aggregate amount of their in vestments far transcends the total assets of the city's savings banks. It is, however, Mr. Dexter's opinion that at present the numher of building associations in Illinois is as large as in Ohio. In Chicago alone there are said to be over 250. Some years ago the movement in favor of this kind of cooperation was checked in Illinois by litigation growing out of the claim that certain provisions of the act incorporating these societies permitted usurious interest and were therefore unconstitutional. Ultimately, however, the statute was declared constitutional by the Supreme Court -a decision which has given a great impetus to the development of the institution. In Wiscousin the first association of the kind under review was started in 1883; in November, 1888, there were forty-two of them. In Michigan the results of the first experiments were not satisfactory, but of late the organizing of loan accieties has been resumed. So rapidly are such associations being formed in Indiana. and especially in Indianapolis, that the number is said to be increasing at the rate of one a day. The extent to which this form of cooperative enterprise has been carried in the twin cities of St. Paul and Minneapolis is remarkable. In the latter city it is estimated that 1,250 homes have been secured for workingmen by building associations: in the former there are over forty societies, credited with having built, wholly or in part, eight to ten thousand small houses. The number of loan associations in Iowa and Kansas is not large, but in Missouri it is believed to reach 100. In Maryland there are nearly twice as many, 158 having been founded in Baltimore alone. Most of the Southern States, however, have been backward in adopting the cooperative principle. There are, nevertheless, some thirty associations in New Orleans, and about the same number in the State of Tennessee. We have only to add that in California in 1887 there were eleven associations with aggregate assets of more than two and a half million dollars. Reviewing the statistics here brought together, we see that been exaggerated in the statements current in such societies now in operation in the United The facts thus seem to warrant the calculation made by Prof. F. B. Sanborn at the meeting of the American Social Science Association that " at the rate the building associations are now gaining, the time may come when their accumulated savings at any one time may exceed those of our savings banks."

In the fifth and sixth chapters of this book Mr. Dexter examines the several plans upon which building loan societies have been formed, and sketches in detail what he believe to be the best scheme. That system of conducting such associations would undoubtedly be the best which secured an equality of benefits between the borrower and non-borrower. simplicity in its practical workings, and safety in the highest degree. Almost all the plans in use provide with equal efficiency for safety. They all, as a rule, require the same kind of security for their loans, namely, a first bond and mortgage, or a pledge of their own stock upon which there has been paid into the association sum equal to the amount loaned and six months' interest on the loan. As regards the important requisite of simplicity in the practical workings of an institution mainly intended for the wage-earning classes, Mr. Dexter considers the plan followed by the New York loan societies superior to any other. As to the equally necessary equality of benefits between the borrowing and non-borrowing sharehold-

person who is or intends to be a member of a loan association. It is carefully, although perhaps too briefly, indexed, and it contains in an appendix a model of articles of incorporation. and blank forms of the papers most commonly used in the operations of building societies.

How to Study Geography.

Perhaps the most useful book which has yet appeared in the "International Education Series" now in course of publication by the Appletons is the treatise entitled Hoto Study Geography, by Francis W. Parker, We call it the most useful because on the one hand there is nothing a thorough knowledge of which is so indispensable to education as geography, while on the other hand no field of knowledge has been so much neglected. So far as the popular methods of instruction are concerned, the teaching of geography has been generally restricted to an admeasurement of the areas of the various countries of the world, their population and that of their chief cities, length of the great rivers, the altitude of the high mountains. This is, of course, the mere husk of geography, and the mere recollection of such data is but of small assistance to the comprehension of history. What geography. rightly understood, can tell us is how it happened that this city grew and the other dwindled; why one country lost its liberties and another for centuries retained its independence; why certain qualities became characteristic of the inhabitants of certain localities, and by what, so to speak, inevitable procof accretion the mighty empires of the ancient and modern world came into being?

So imperfectly have the ordinary teachers of geography performed their task that the most capable among the recent writers of history have found it indispensable to give their readers some lessons in the topographical conditions of the peoples whose development they have undertaken to trace. Thus Dean Liddell prefaced his "Student's History of Rome" with a detailed account of the mountain ranges, water sheds, river basins, and coast indentations of Italy in general and Latium in particular. Mr. J. R. Green in his story of the English people was careful to set before the reader a minute geographical description of Britain as it was when the Saxons invaded it. He thus made us understand why it was that the inland progress of the newcomers was so slow in some directions and so swift in others. In this way he explained why so long a time intervened before the Jutes in Kent and the Saxons in Wessex ioined hands, and why it was next to impossible to dislodge the Welsh from Cornwall, Wales, and Cumbria, and the Picts from the Highlands of Scotland. Similar light has been thrown upon the history of Germany, but not, unfortunately, fn books made accessible by translation to English readers. The same thing may be said of Spain, whose history during the seven and three-quarters centuries of Moorish occupation is almost unintelligible to English students, owing to their lack of adequate topographical information.

To redress the defects in the present methods of studying geography is the purpose of Col. Parker's manual. He omits none of the data ordinarily found in geographical treatises, but these names and superficial facts constitute the smallest part of the knowledge which he shows the teacher of youth how to communicate. In the first place, he points out that all maps, to be really illuminative, must be relief maps; that is, their surfaces must be raised or depressed in correspondence with the actual configuration of the region under review. Then topographical are examined in connection with climatological conditions, for it is obvious that a river basin means one thing to the inhabitants of Egypt and quite another thing to the half-frozen denizens of northern Siberia. What brings about, in other words, the fertility of soil which is the prerequisite of civilization, is the fundamental problem solved by geography in the wide and truly scientific sense of that term. Then come the secondary questions with regard to the physical guarantees against predatory inroads and conquest, and again with relation to the facilities for commercial intercourse.

In the sections of the book grouped under the sub-title of "Sixth Grade Notes" will be found the latest conclusions and surmises of the most accomplished geographers concerning the least-known portions of the earth's surface. There are paragraphs here worthy of Patarmann's Mitthellungen. We have read with especial interest what the author has to say regarding the highlands of Asia, the triangular Indian peninsula, the peninsula of Arabia, the Sahara, and the interior and the least known coasts of Australia. Of Bahara Col. Parker says: "It would be a very great mistake to imagine this region a plain, for it is filled with mountains of rock and mountains of sand. It would be still a further mistake to public eye. That is to say, Thackeray gave fertile cases, together with many mountain ranges which lift their crests high enough to eatch the moisture and to make the valleys below quit. fertile. The plateau of Air and Asben, nearly in the centre of the desert. is said to be excellent land for cultivation. Sabara is simply a riverless region. In the northwestern portion is the Wady Dras, over whose bed water runs from the southern slope of the Barbary mountains for a part of the year. South of these mountains are the great sand dunes, or shifting piles of sand, heaped up like huge snow drifts by the wind. Proba bly the most desolate portion of the desert is in the eastern part, south of the oases of Awjilah and Siwah. This is called the Libyan Desert. Great mounds of drifting, shifting sand, high as high hills, are piled or scattered at the mercy of the winds, a very ocean of sand billows that drift past the pyramids, over the

wheat fields of Egypt." In the appendices are lucid and detailed instructions as to the method of making relief maps. There is also a comprehensive list of books useful to students of geography, that term being understood in the capacious sense which the author never loses sight of. We may say in conclusion that this little volume may be perused with pleasure and profit at the fireside as well as in the school room. There is no subject of conversation more interesting than geography, when the interlocutors are well-in-formed men possessed of the trained imagination which enables them to bring the distant near and to resuscitate the past. M. W. H.

The first sheet of the new map of Africa in six sheets, which is to appear in the new edition of Stieler's Hand Atlas (Justus Perthes), has been issued. It will be studied with great interest by all lovers of maps, partly because a completely new map of Africa in this famous atlas on a scale from one-sixth to one-half larger than previous maps in the same publication is a noteworthy geographical event, and also because Africa is the region which in these days most thoroughly tests the accomplishments and good judgment of the cartographer. The immense amount of work involved in the preparation of a map on a scale large enough to admit of introducing all the more important results of geographic research in Africa may be appreciated when it is men tioned that this map has largely occupied the time of the accomplished cartographer, Dr. Luddecke, for the past five years. The best

Petermann's Mitteilungen, that the accumulation of fresh material has been so great that many parts of his map are entirely based upon original sources of information. He mentions about sixty different sources that have contributed fresh material for the map of Africa within the past two years. It is easy to agree with him that the work of the African

cartographer is never done. Five of the six sheets of this map are now practically completed, but they cannot be said to be entirely finished until they are put on the press. The latest mails before the maps are issued may contain information which will necessitate important changes. This peculiarity of African map making gives especial value to the copper-plate process employed in the Stierer maps: for this process not only shows details with admirable sharpness and clearness, but the plate also lends itself readily to corrections and even to a complete redrawing of portions of the sheet. It is one of the advantages of the Stieler Hand Atlas that whenever fresh information of importance comes to hand a revised sheet of the atlas is at once issued and sold at triffing cost, and in this way it is easy to keep one's atlas fully abreast of geographical progress. Indeed, many prefer their atias unbound, replacing the old sheets by new ones whenever they are issued.

The first sheet of the new map, showing the northwestern part of Africa, including Morocco. Algiers, Tunis, Tripoli, and a part of the Sahara, illustrates all those best features of modern manmaking which long ago placed this atlas foremost among the finest products of the cartographer's art. The excellencies of a Stieler map, like the beauties of a fine picture, are not all apparent upon a casual inspection. Not a few lines, symbols, and other devices that are pregnant with information. are likely to entirely escape the notice of all but the careful student or the trained reader of maps. A slight difference in the treatment of details enables one, for instance, to readily distinguish the districts that have been carefully explored from those concerning which our information is less reliable. Where so much information is crowded upon smallscale maps information cannot be imparted by masses of color or coarsely drawn symbols, hachures, and lines; but when, with a little care, one learns how to read them, it is perfectly easy to distinguish, for instance, the routes of explorers from the highways of trade, or the boundaries of European colonies from those of native States. No map of northwest Africa on any scale has ever more clearly distinguished great sand wastes of the Sahara from those far larger regions that need only rain to make them fertile; and the clearness and beauty with which the mountain regions are delineated, even the little spurs from the main ranges and the transverse valleys being shown, give the effect, as far as possible, of a relief map.

Lady Bulwer's Vindication. When the present Lord Lytton published the first part of the biography of his father (which, it may be remembered, was to a large extent an autobiography), it was asserted that only one side of the story was told, and that Bulwer's wife would yet be vindicated. It appears that Lady Bulwer preserved all the letters received from her husband, and bequeathed these, together with an incomplete autobiography and another MS, of autobiographic character, to a friend, Miss Louisa Devey, who now gives them to the world by way of posthumous justice to a deeply injured woman. These papers are published in this country by C. W. Dillingham under the collective title of Letters of Edward Bulger to his Wife. Yew persons, we imagine, can review the evidence here submitted without bearing away the conviction that the private character of Bulwer, the novelist, was repulsive and despicable, and that for his treatment of the woman who bore his name, he richly deserved to be whipped at the cart's tail. They show that his pretended affection for the beautiful and confiding creature whom he married was a meresensual appetite, or, as she bitterly termed it, the love of a bashaw; and that he, who is not known to have displayed any particular virility in his dealings with his own sex, treated his unhappy wife with the brutality of a costermonger. These letters also show that Bulwer was as mean and vigilant in his expenditure on account of others as he was lavish in outlay on himself; that he was as incapable of honest friendship or candid admiration as he was of love; and that he was no more qualified to form high political or literary ideals than he was to comprehend the hunger of the human heart for a religion. In a word, the documents here spread before the reader reveal a man far more contemptible than Byron: perhaps the most contemptible human being in this century who has managed to maintain a tolerably decent outside before the knowing him, he despised Bulwer and taught his readers to despise him. These letters-they are his own, and his son

propounds the theory that only by his own letters should any one be judged-prove Bulwer to have been a man entirely without principle, generosity, or gratitude. While he was a Liberal in the hope of getting a baronetcy. (which price for his services was ultimately paid), he describes William Pitt "as the Archcheat of the country." Afterward he denounced the leading Whigs with equal viru lence because he looked for a peerage from the Tories, and expected his too lenient friend Disraeli to make him a Cabinet Minister. He disclaims as a disgrace being considered friend of Byron, who, bad as he was, was a better man than Bulwer. Walter Scott he has the impudence to dub the "Great Fiddlestick." and expresses a hope that he enough to see justice done to the Arch-quack." as he chooses to call the author of Waverley Moore, who called to see him, he describes a red, hot, laughing, and vulgar." Altogether he reveals himself as being precisely what Thackeray detected in him, a snob in literature and fiction, and an arrant cad in his do

mestic relations. We purpose to quote some of the idiotic letters written to his wife before and for a time after his marriage, in order to disclose the purely physical nature of his attachment for a very beautiful woman. We will then reproduce some extracts from a letter written after his separation, with the comments of a famous divorce lawyer and those of Lady Bulwer herself. These excerpts from the matter collected in this volume, viewed in connection with the affidavit of one of Lady Bulwer's servants, will suffice to indicate what sort of man the author

of "The Caxtons" really was. We begin with some examples of the sickening epistles indited by the novelist during the period of courtship. Here is one written not

long before his marriage: My Dearest And Kindest And Most Bootiful Poodle Me went down to the House of Lords last night after writing oo a note, and had the good fortune to find it shut; me then went to my Club till 14 past ten, when me came in to write to oo again and found my servant out come this morning instead) so that me had no one to send to on, which vexed me terribly. However, I thought oo would not be disappointed as on had seen ma. Me went to Aimack's about 12, and danced with oo cousin "D," who was looking very pretty. Me did not stay more than % of an hour, for me was at home and in bed

ever adoring and fond

On the last letter penned before his marriage there is this endorsement, penned in Lady Bulwer's handwriting: On that fatal Thursday, 19th of August, 1927, I was married to this man at St James's Church, Piccadilly,

London, by the Honorable and Reverend William Bentinck and marred, as the Irish pronounce it, for the rest ACGUST 20, 1851.

The poodle business is kept up for a year or two after the wedding, as this epistle shows:

Jeny 11, 1828. My DEARST AND DARLINGEST POODLE: Oo says nothing about oo eye, pray for God's sake tell me. Me has been so dreadfully tessed you can think! Co burn only offers £500, but I certainly won't take less than £500, and I have had other things, too to plague me. Can't get rid of my horse. However, all these when we mre: Me is very sorry to hear about poor Miss Greens. My French master, Jerard, dines with me to-day. Pray forgive me for not writing more, me is too late as usual! God bless and keep oo, my own darling, darling Rose, and pray tell me all about co. OO own own own Pers.

Me sall be back at 7 on Sunday. It was in 1334, about seven years after the marriage, when Bulwer's brutal ill-treatment of his wife culminated in biting a piece out of her cheek. It may be well to preface his own remarkable letter on the subject, and Lady Bulwer's comments on it, by citing the following extract from the deposition of her maid, Rosetta Benson, who testified to many acts of

personal violenco: One night at the Lake of Bolsano he so dashed the things about, and at her Ladyship, that even Luigi, the courier, vowed he would not continue the Journey with him. Again at Naples, after having in one of his brutal rages kicked and bang d her Ladyship against the stone floor at the liotel Vittor a till she was black and blue and had to keep her bed. A few days after-because people began to talk of this at Naples, he made her poor Ladyship get up and dress herself to go to a great din-

ner at Lord Hertford's After we got back to London his temper continued awful toward her Ladyship for having asked him for money to pay the House Bills left unput when they went abroad; so one day in July, 1834, at dinner at their house, 36 Heriford Street, May Pair, London, he seized a Carving Knife and rushed at his wife, when she cried out, "For God's sake, Edward, take care what you are about!" When he dropped the knife, and, springing on her like a tiver made his teeth meet in her left check until her screams brought the men servants back into the Dining room, and he has ever since hunted her thro' the world with spies and bad women, and does not allow her enough to live upon, for a Lady in her station. As every one knows of his cruelty in kidnapping her

Ladyship and shutting her up in a madhous 22nd June, 1858-from which the poor Lady was released, thro' the public outery it canned at the sud of three weeks:-I have nothing further to add-but that a better, more devoted wife no man, rich or poor, ever had, she was far too good a Wife for Lord Lytten. ROSETTA BENSON.

We have now laid a basis for the following astounding letter, written after the perpetration of the worst personal outrage referred to in the deposition. This letter was evidently concocted with a view to possible divulgation: RICHMOND, July 4th, 1834.

It is with the greatest disadvantage that I now write to you, laboring as I do, under the most painful feelings, and knowing that I shall have in you a harsh imige and an unjust interpreter. But the task must be done. and I will only beseech you in the first place not to arouse yourself more against me than is necessary, on the many topics on which I shall have to touch. You have been cruelly ourroged—and I stand eternally degraded in my own eyes. I do not for a moment blame you for the publicity which you gave to an adront noth-ing but frenzy can extenuate—I do not blame you for expecting me to my servanta—for seeking that occasion to vindicate yourself to my Mother-nor for a single proceeding of that most natural conduct, which has probably by this time made me the theme for all the malignity of London. All this was perfectly justifiable after what had taken place, and I have only myself to blame for having been betrayed into such madness, and was humane to tamper with so terrible an infirmity as mine, to provoke so gratuitously in the first instance. to continue to sting and to exasperate, to lead me on step by step, to rouse me out of the restraints I visibly endeavored to put upon myself, to resolve on not affouring me to escape myself, to persist in stretching to the utmost a temper always so constitutionally violent, and stong now by a thousand cares and vexations into an irritable sourness, which common charity might, if it could not forbear with, at least not unnecessarily gailuntil at last sense, reason, manhood, everything gave way, and I was a maniac and a brute. I doubt if that was humane. God forgive me! but if I allowed myself to blame others, being myself to blame, I should think it had the appearance of a snare-that my weakest point was known, my infirmity played with-in order that, without an excuse to inviself, I might be degraded and exposed. But I have no wish to say anything to call for a defence from you. Let this pass. I am now convinced of what I have long believed-I am only into live alone. God and Nature afflicted me with unsocial habits, weak nerves, and violent passions, Everything in my life tended to feed these infirgentle pity, a ferbearing, soothing waithful compassion, as of a nurse over a madman can render bearable to me or lowhers. God forbid that any one should so secrifice herself for me! Willingly I retire from a struggle with the world, which I have borne so long and with such constitutional disadvantages. Half -less than half-of what I have gone thro for the last 2 or 3 years made Scott an idiot, and Gait a driveller, and yet both those men, the older, were probably stronger than I am, had better regulated habits of labor, far Their fate never warned me-the sudden view of my own madness has I shall retreat then at once from public life, and from the world. I shall go abroad as soon as possible-change a name which is a forment to me, and obtain the only blessings a poor wretch like 1 ("whom slumber soothes not, pleasure cannot please")

am able to enjoy-rest, obscurity, and solitude. I de not ask your forgiveness, which I know you would Human Being-such as I am, I will be to the last, my own Judge. I have been my own accuser and my own punishment. I have not one particle of angry feeling against you; all my bitterness is for myself. The only favor I beg: Do not write to me, and acquiesce at once in all I have suggested. Do not write, for I am not in a mood to bear either kindness or reproaches—the first would only humble me, and the second is unnecessary. Why trample more upon a fallen man? I shall probably have left this before, indeed, you could answer this have left this before, indeed, you could be letter. And now, farewell. I wish you every comformed and after the first nervousness of "a breakup" and after the first nervousness of "a treakup" is over, I know you will find a great relief in our relative change of position. For six years you have been to me on incomparable wife. That thought alone is sufficient to make me judge you leniently in the last year. Whether the change arose from too barsh a misconstruction of my faults, from an enormous estimate of my character, from that utter difference of tastes, habita and pursuita, which time, that wears away all gloss and all concealment, made more obvious and more irksome-whatever be the cause of the change that has taken place in your affection and your kindness. I make no complaint, I call for no defence. Let us both rest in peace.

E. L. BULWER.

This curious letter casts a lurid light on the uses to which Bulwer sometimes put his un-deniably strong intellect. Clever as it was, it did not deceive the searching eyes of Dr. Lushington, who, as the reader may recall, was consuited by Lady Byron as well as Lady Bulwer What he read between the lines may be seen from the following comments in Lady Bulwer's handwriting on the above epistic:

The "provocation" I gave this man was this: Upon of Mr. Fonblanque's child that night, and I replying with Lady Stepnoy." he then repeated as fast as he could, a dozen times running. "My mother calls her that ugly old woman." He then called out. "Do you have me, madam "" "Of course I hear you." "Then why the in — don't you answer me!" "I did not think it required an answer." "D your soul, madam !" he ex-claimed, seizing a carving knife (for we were at dinner, and he had told the servant to leave the room till he time of the accomplished cartographer, Dr. the borrowing sharmly of benefits between the borrowing and non-borrowing sharmly of the past five years. The best may making requires of the cartographer combone schemes which in practice involve the floeding of the borrower's the free stockholder. The author prefers the plan adopted in ... who reads allowed and the side of the cartographer combone that the side bidding a bonus, not more than one-fourth of which is coming back to him. He, therefore, will soldom bid high, and, when money is elenty, no bonus at all will be offered. We observe, further that Mr. Dexter prefers the section of the regions of African any time is to allow persons to become a special department in formation that his toolthache was least troublesome:

Hypotima is Deattery.

\*\*Rypotima is Deattery.\*\*

\*\*Rypotima is Deattery.\*\*

\*\*Provide and realing at me, cried.\*\* "I'l have you to know the fordersaminy out in the more was at home and in bed you. The flooding submit to me was at home and in bed you. May require the plan addressing you the more foldersaming on the through of the material of which his maps are based, and serand provided orders me. The flooding to our knowledge of the material of the through of the material and provided orders. The flooding to our knowledge of the material and the different in the more than a serious of the plan and making the new was at home and in bed you. \*\*A was the serious of the material of which his maps are based, and serand provided orders me. The flooding to our knowledge of the Dark Continent that the African map making requires of the cartographer combined to the material of the serious delights and the plan of leading to our knowledge of the plan and making the new that the plan of leading to our knowledge of the Dark Continent that the African map making the new the plan and the plan a rang) and reshing at me, cried, "I'll have you to know that whenever I do you the honor of addressing you, it

and make on well and happy, prays on own more than pably artful pales he takes to convey the idea (knowing of course, such a letter would be read that he had not every possible restraint upon himself—as if son had been exasperating him-he proves rather too much there The second is the equally artfol pairs he takes to take of this outrage as a first and solitary one! Now so man ever got to such a pitch of brutality at a first essay!"

Would it be believed that even after this brutal incident Lady Bulwer consented to live with her husband for the sake of her children. and to shield him from opprobrium. There are a few more letters, somewhat perfunctory in tenor, addressed to "My dear Poodle," and signed "Pups." The final and irrevocable separation was not, however, long delayed. Bul-wer wrote to his wife that he was detained in London by serious illness. She hurried up to town, desiring to nurse him, Gaining with some difficulty an entrance to his apartments, she found in his dining room-with, let us say a table spread for two persons and a lady's hawl.

The publication of these papers seems to us fully justifled by the wrong done to Lady Pal-wer's memory in the so-called biography of her husband. She was made in that book the victim of the suppressio veri and suggestio falsi artfully interlaced and multiplied. Besides, her con there laid down the principle that his father's character would be best revealed by his own letters. The letters presented in this volume help to complete that revelation. M. W. H.

## A PECULIAR TRADEDY.

A Lover and Ria Sweetheart Kill Themselves On a Rallway Car.

Robert Feron was a native of Brussels who had migrated to England and become connected with a large manufacturing house in Derby as a foreign correspondent. He was young and good-looking. Among the acquaint-ances be made in the English town was a roung woman, Lillie Burford. She was an actress, and had been staying at the house of some relatives near Derby while awaiting a new engagement on the stage. The relations between Mr. Feron and Miss Burford became intimate, and one Saturday evening not many days ago he called upon her, and they went away together on the Midland Railway. That was the last seen of them alive by their friends, for late that night they were found with bullets in their heads. Lach was lying on the floor of the railway car, with blood in pools sur-rounding them, and a silver-plated pistol, six barrels, four undischarged, on the seat.

Neither the man nor the woman was more than twenty years old. There was no evidence of their having quarrelled, and the railway officers, the Coroner, and all others who saw the bodies were puzzied to know what might have been the cause of the tragedy. By degrees it was discovered, and when all the circumstances became known to the students of crime it was agreed among them that this

grees it was alsecovered, and when all the circumstances became known to the students of crime it was agreed among them that this double murder must be ranked among the mars notable offences of this degree which have occurred in England. It was on the part of each person a ease of deitherate death. If either one had been insanot it was insanity only unon the single subject of death. But there does not ampear any evidence that either the lover or his mistress had lost reason even to this extent. Mit their actions up to the time of their teing lost alone in the railroad carriage were rational and natural.

On the Saturday evening when Feron called to take the girl away he camo in a cab. She appeared as it she had been expecting him, was dressed in a pretty gown and was vivacious. The only curious thing in her behavior occurred before her lover arrived. She had been evidence on the source of the country of the "How tunny it would be nother were to find us dead in a railway arriage; only we should miss the best of the fun. We should like to hear what they would say when they opened the door."

This was so extraordinary a statement that This was so extraordinary a statement that Mrs. Williams regarded it only as a loke. The girl was in the habit of talking fliopantly about serious things. She once called attention to her dress open at the bosom and said: "How nice it would be for a bullet to go in here." Mrs. Williams could remember only one conversation between Feron and Miss Burford in which she heard them speak as if they had been discussing suicide. At that time the girl was sitting beside her lover and he said: "I would die for you. Lillie. Would you die for me?"

"Yes, I would." she replied, and kissed him on the cheek.

Yes, I would," she replied, and kissed him on the cheek.
On the Sunday before this Miss Burford showed hirs, Williams a pistol. She said it belonged to Feron, who was down stairs. The two women went down to the room where he was, and Feron took the revolver and beid it close to Miss Burford's face. She did not tremble at all, and said she was not afraid, for he knew how to use the weapon.
All this testimony went to show that the young lovers had contemplated taking their lives. Letters found on Feron's body explained further their action. One of them was addressed to George Feron. Brussels, It read:

My Dran Großer; I write yeu to day for the last time. Addressed to George Foron. Brussels. It read:

My Dasa George: I write you to day for the last time, as I am going to commit suicide this evening. I have had enough of life, and am quite satisfied to die. Besides, a pretty girl is going to kill herself with me, so it will be all the better. It is meless to give you the reason of our suicide, it is sufficient to know that she loves me. She has the same irtention to die, and we have decided to kill ourselves. This is the way that we are she had the same irtention. On the conting ham, half an hour by train from Jerby. We will take train, and on the way back I will point my revolver at the temple of my mistress, and then shoot her; then I will kill investe by firing on my temple. She has asked me that this shall be done, because she cannot handle the revolver. Now I have only to assure you that this way is the best; there is no better way than to love an honest young girl, and to be loved by her. Oh, if I were to begin again! Kisses to all at home. Receive two last ones froin your courid. Rounn, P. S.—Yon were strong in not writing me lately; this would have afforded me way much pleasure.

ZAnother was directed to Fritz Patte, Brussela.

Another was directed to Fritz Patte, Brussels. It said: MAROTHOF WAS directed to Fritz Patte, Brussels. It said:

My Dras Fairs: My good old fellow, I am soing to be buried in the earth without shaking hands with you for the last time. I have had no luck, because you knew what I had before yong to lirusels. You will be the only one in Brussels who knows my secret. I have not told my father. I love an actress, and also loves me also. I shall commit suicide to morrow evening. I believe she will kill herself with me. I know that it is very said to die at the age of 18;, she is also it years and of mentils. However, I do not regret it. I will do it in a ratiway carriage. She has really the intention to commit saticide as well, for she cannot like without me, she has a true love for me. However, you know what girs are, she might be weak and feeble at the last moment. Therefore, dear Fritz he very careful, and remember sometimes your old friend Kohert. Kisses tor you, for your mother, and brothers. Will you understand my letter? It is impossible to do better just now.

The Coroner's jury decided that the lovers had carried out their nians fully; that the girl was willfully murdered by Feron, and that he had killed himself while temporarily insane.

## Hypnottem in Dentistry.

POEMS WORTH READING. Plant a Tree. rom the Philaselphia Ledger,

He who plants a tree
Plants a hope
Rootless up through fibres blindly grops;
Leaves unfield into horizons free.
No man a life must climb
Little and the control of the cont

He who plants a tree
Flants a loy
Plants a comfort that will never cloy.
Every day a frash reality.
Headiful and strong.
To whose shelter throng
Greature blithe with song.
If those couldst but know, thou happy tree,
Of the bliss that shall inhabit thee.

He who plants a tree
He plants peace.
Under its green curtain largons case,
Leaf and seplity murium a oddingly.
Shadiwa soft with sleep
Down tree eyends creep.
Haim of slumber deep
Never hast then dreamed, then blessed tree,
Of the braeslepon thou shalt be.

He who plants a tree The plants youth:
If plants youth:
Ite of time that mine sternity:
Bourh their strength upwar.
New anious every year.
On oid growths appear.
Then shall than the aces sturdy tree.
Youth of soul is immortality.

He who plants a tree
He plants live
of cooless spreading of Tents of voornees spreading out above
Wastarers, he histy not live to see
tills that grow are best
Hands that bless are best
Heaven sid earth help him who plants a tree,
And his work the was reward shall be.

LECT LARCON. Fallures.

From the Nebraska State Journal And you have failed, O Feet; Sad!
Yet failures are a commonplace.
House hot as though you only had
Sentred a failure in the race.
You see them thick on every hand
As beneficially only my you asy,
Hecause your nations was so grand.
Have failed in a prouder way.

You ween that such loftvaims, M' wou had yearnings truly great. Than briken all and ny inc langes. I had described a being fole. And others cain my hard, a basic they win the princ i void; crave. And other will set in thanks on frewel when I am modificing in my grave."

What matter, yet? The years of blight.
The cair and laughting sessions bring.
And it's outless or if you wish;
it as a very life throught,
that is come, to be for manner roun.
Small security to the principle of the careful art. Your metanching connets on.
When some, to fail, would break the heart

Go, look into some dingy street.
Your mond asthetic scores to pace.
Mark well the throng lyou will not meet.
the happy or one careles face.
Have these not falled on whom the rain.
Strikes cheer sea from the sky of gray?
No unkney compart in their pace.
Of another seafer teem have they.

They live their wasted lives, and die, Norma in their destiny bewall. While year to all the word must cry:

"Also, but see how I can fall! Compositionate my fruitiess tears, Ferose the volumes of my woos. The burden of my highled years, In meire some, and some in proce!" You fail ! Then take it at the worst.

Shall some not clortously succeed?
Ah, walve a while your but accurat,
To triumph in a notic deed
Now but you grained the victory.
Nor heed how the hard fight prevailed,
Through time's exulting harmony
You shriek. Also, but I have failed? M .T KENDALL

From the Christian Advacate. She wears no fewel upon hand or brow.

No bades by which she may be known of men;
But though she wak in p ain attitle now.
She is the dauditer of the King, and when
Her Fatter calls her at his throne to wait
she shall be couned as doth bant her state.

Her Father sent her in His land to dwed,
Gwing to her a work that must be done:
And since the king loves all Le people well.
Therefore she too, cares for them every one.
Thus we are shount to fift from want and sin
The brighter shines her royally therein. She walks erect through dancers manifold.
While many sink and tail on either hand.
She dreads not summer a beat nor winter's cold.
For both are subject to the King's command.
She need not be afraid of any thing.
Because suc is a daughter of the King.

Even when the angel comes that men call Death And name with terror, it appalls not her. She turns to how at time with quickeined breath. Thinking it is the royal measurer. Her heart replaces that her father calls Her back to life within the palace walls. For though the land she dwells in is most fair, For though the land she dwells in is mort tair.
Set round with streams, a picture in its frame.
Yet often in her hear, deep londings are
For that imperial nakes whence she came.
Not perfect quite seems any cartain thing.
Because she is a daughter of the Kinz.
Hesacca P. Utran.

Shall They Go Begging ! Frem the Atlanta Constitution. Shall they go begging the bounty of strangers?

Yes that have fought for us men that have bled for us;
shall they go, stopping to glean the scant neasure.

Dropped from shut hands, over filled with their treasure.

Never they begged when the bullets flew o'er them! Never they stooped when the fee was "efore them! Frendly default, they laughed at all daugers. Then, when they fought for us; t.en, when they bled for us!

Bravely they marched away, loved ones forsaking.
Gasly to dgnt for us, willing to die for us!
There, where the location was tercest in meeting:
There, where the cannon gave usadlest greeting:
There, where the cannon save usadlest greeting:
There, where the hardships were reagent and longest;
There, where the hardships were weakening the strong-

They were aye foremost, their glory still making. Garly to fight for us, willing to die for us!

Green Things Growing. From the Boston Transcript. Oh, the green things growing the green things growing. The raint sweet small of the green things growing! I should like to live, whether! a mis or grieval.

Just to watch the happy life of my green toings growing. Oh, the fluttering and the pattering of those green things growing! How they talk each to each, when none of us are knowing.

In the wonderful white of the weird moonlight
Or the dim, dramy dawn, when the cocks are crowing. I love, I love them so; my green things growing; And I think they love me, without false showing; For by many a tender touch they comfort me so; With the soft, mute comfort of green things grow And in the rich store of their blossoms glowing.
Ten for one I take they're on me bestowing.
Oh. I should like to see, if tod's will it may be
Many, many a summer of my green things growing!

Many, many a summer of for the angel's sowing.

But if I must be gathered for the angel's sowing, sowing of sight awhile. like green things growing.

Sleep out of sight awhile. like green things growing.

From the Botton Globe.

O I've lost my heart! O I've lost my heart.
In giddy, gay totham Town!
Whit the maddening world its been caught by the girl
In her great-great-grandmother's gown. O as I look up, O as I look up,
My lady bird she looks down
From the window where she's a picture fair
In her great-grandmother's gown!

As my eyes look love to the eyes above.
The filly brow feigns a frown:
But the heart it throts 'neath the ribbons and bobs
Of her great-great grandmother's gown! Does she look love back, as I wriths on the rack Below? Those two eyes of brown, Ah. twin tratfors they give her dead away in her great great grand mother's gown. M. N. B.

A Brass Button. Prom the New Haven Pulladium.
She told him that men were faise.
That love was a drantful bore.
As they danced to the Nanon walts.
On the suppers ballroom floor.

He said that her woman's face.
The crown of her shining hair:
Her subtle feminine grace.
Were haupting him everywhere. He told her his orders had come To march with the dawn or day; A soldier must "follow the drum" No choice but to mount and away A sudden tremor of fear iter rallying laughter smote. As he gave her a souvenir. A button from off his coat.

he went to the distant war.

And fought as a man should do:
But she forgot him afar.
In the passion for something new.

His tricket, among the rest, blie wore at her dainty throat; But a butlet had pierced his breast Where the button was off his coat.

Grandmamma's Girlish Gowns. From To Duy.

Paled and yellowed by time are they,
Even love cannot say Nay.
Utd and faded, once new and gay;
Bright and gay in a far-off ay
When Grandmamma was a girl, they say;
Grandmamma now so worn and gray!

Sweet with scents of the damask rose. And their perfume, now pass, And their perfume, now pass, Was well liked in a far-of day, When trandmamma was a girl, they say; Grandmamma now so worn and gray! On the daintiest of them all.
I are a tear that the lef fail
(randpook keed the trait away.
I at away in a far-on day
When transdaments were a girl, they say;
teraucusamms now so worn and gray!

But a true to these musings vain; in their cedar chest again. All the dainty gowns full ar; Memories of a far-off day, When Grandmanna was girl, they say; Grandmanna new we were and gray!

BARAH BERNHARDT AS SHE IS.

Her Conquest of the Critics in " Lenn". The Work That West Before the Conquest-Barah at Rehearsal and in Her Divesing Room-Her Last New House in Paris

Pants, April 30 .- There is a Sarah Born hardt of tradition, of bizarre idiosyncratics of mad escapades, the Sarah Bernhardt of interviewers, and especially of all those will never having exchanged a word with her, never seen her off the stage, complacently report all the more or less apocryphal stories of which she is the heroine, stories that lose nothing by passing through the unserupulous lips of the tellers, who think more of her ilon cubs, her rides on an ongine, her romantic marriage than her genius and her talent.

A fresh impetus has been given to the interest and curiosity she never fails to excite, since this extraordinary woman elected to throw a bold defiance to every French critic, by disp garding their oft repeated warnings-threatsand by appearing in Paris after the long als sence that had given so much offence, not only on a stage traditionally sacred to buriesque and bolsterous laughter, but in a play drawn from an English novel and adapted to the French stage by authors not belonging to the sacred ring of French dramatists. For while the whole world resignedly accepts France, or, rather, Paris, as the fountain head of all the good plays, and acknowledges its indebtedness to the origin of adaptations, Paris, with strange narrow-mindedness, cannot brook that an alien inspiration should come to her. She was determined not to forgive her favorite artiste this apostacy and the reckiess infringement of her laws.

But Bernhardt was obstinate; she liked the part of Lena in "As In a Looking Glass," as it was written for her, with its varying scale of emotion, its lights and shadows, its tenderness and passion, its atonement and death, and the absolutely new mode of that death, la absolutely new mode of that death in spite of opposition she took the Varietis and acted in the took the Varietis and acted in the took; she gradually conquered the animosity that eachy greeted her first appearance; she compiled the aniagonistic audiences of intiges to warminto symmathy, and in the last act changes the defeat that had been proprieted into a training as complete as any she had ever that, lier success may, however, cost her deat. The critics from whom she won such unwilling applause will be avenged; they will not let her nearly the doors of the Canadii Francaise, the emple of pure art, of laultiess diction a delastical perfection. This will be their retaining and their revenge.

"Our Sarah," they say, "has elected to act for American dollars and English guiness to unealightened audicness; she area these dollars and guiness to the Parts I, thisting by unworthy wiles; she renounces the delacate of the subtlet of phrasing and the higher marks of

lars and gainens to the larts a dibline by inworthy wiles; she renounces the achiente subtlety of phrasing and the higher mer's of academic gestures for lotter declarand more violent action; we do not discuss her act us and her success, but let her remain to ever the Peri at the gates, first, may be, among the inferior beings whose standars is low, but no longer one of the elect-one of our spirather."

This is no investment success.

Peri at the gates, first, may be, among the inferior beings, whose standart is low, but no
longer one of the elect—one of our signed beau.

This is no imaginary speech—the words have
been spoken almost literally by such pre-mineut crities as Francisme harrey of the region
and Jules Lemaitre of the Beaus, the near-wiedged masters of literary and dramatic criticism. If they withheld in some breast e the
denunclations of their pen, it is from a latent
feeling of affection for their Sarah, and because they know in their hearts that with all
her shortcomlings, sho has not been realmed,
also, berhaus, because the general public has
not been influenced by their blame, but has
given "Lena" as interpreted by bernhard, a
unanimous ovation.

It may be, however, that Sarah will after all
not regret her barishment from the house of
Mollers', the most invonable, and, indeed, excertional conditions that could have been offered her were a sain, of 45,000 francs a year,
a sum which she can gain in a week in some of
her foreign tours. If Paris paid her as well as
New York she would prefor Paris atthough
she wants money—a great deal of money. Her
pretty hotel on the Boulevard Poreine is not
even yet quite her own latthough she has jus
naid off over a million france of old debts, and
full as it is of works of art, paintings, bronzes
enamels, costly Japanese toys, turs, topical
plants and tropical birds, these are only the
gleanings from the floer and larger re-idency
of the Avenue de Villeur, which was sold by
her creditors.

plants and tropical birds, these are only the gleanings from the floer and larger re-idency of the Avenue de Villeur, which was sold by her creditors.

Sarah Bernhaudt would not be Sarah Bernhardt had she not a kaleidoscopic nature; whatever she may be at times, under certain aspects and in certain conditions she is an absolutely refined, graceful, and fascinating woman of the world. The incression she made on those who saw her day by day for the last three weeks corroborates, that statement, while it was impossible not to wonder at her indomitable energy and unwearying strenath.

Taving just returned from a long and arduous tour through Italy, Egypt, and the Danubian principalities. Sarah Bernhardt gave herself no rest. Two days alter her arrival in Parls, she set to work, rehearsing "Lenn twice a day, sometimes for eight and ten hours, with only a short interruption for dinner, when her swift horses, waiting at the stage door, would whirl her away to the distant Bouleva'd Pereire and bring her back with M. Damaid, looking handsomer for the severe illness which compelled him to give up his part to a clever actor. Valbel, summoned by telegraph from Petersburg, who learned his lines in the train. Sarah frequently remained at the thospito till two. In the morning, showing no signs of fatigue, and on one occasion, at that late hour she went of the Laferriers to try on her dresses, the description of which has gone all over the world. Even during the twenty days that his killing pace lasted she found time trait his killing pace lasted she found time trait, is have two new plays read to her, and to receive heir nearly the train of the strength of the results of the found time trait has business, to visit her daughter in Park, to have two new plays read to her, and to receive heir nearly continued to the feet, and conduct the strength of the results of the found time trait has business to visit her daughter in Park, to have two new plays read to her, and to receive heir nearly the broad jewellod girdies she to use a wears earlings a ring or two a line in her bosom are all the emake puts on. Her wonderful har is come only and tumbled by the figesture of her lands as she reneated by finding when she cuts and wishes to have a cutively smooth coffure she can make a cut in the come of t

comb only and immbed by the lawelle gesture of her lands as she presented in the fingers through the erise, and hills, when she cuts and wishes to have a contively smooth confluers be can only and a lie rebellious books by seasing them is water Sarah came to rech are all accompanied hill big hound, who was with her on her investigation over the brute creation had been constituted to her, for she exercises a contract the cination over the brute creation but has a uncertain temper and strong the same in caused into to snall and show his to a suncertain temper and strong the same in the same discountable to the means of passionate thrade, would hear to mile and without effort or trans the freshe had a significant effort or trans the freshe had a few voice. Sometimes the brusque in grantou came because she was cold and ordered a fer or window to be instantly closed or because she was hungry and thirsty and so he cakes, sandwishes, lemonade, and other affine whom the securities of Paris between the sadder would give way to brressitible hangler.

In her dressing room, which is hunted by all the celebrities of Paris between the artist and French waits are interminance of all bernhardt is perfectly natural and artists and receiving compliments and embraces, sands and accopting congramations with frank good nature and pleasant structures and not at all in private life. She is remarked her temples are smooth as a girl she rore head has no lines, her complexion, althoughed or less that may be girls active ability pound looking, even in broad daying their temples are smooth as a girl she rore head has no lines, her complexion, althoughed or less, shows no sign of age; a slight sterness about the lips when in repose alone tells flat the first flush of youth is last. In conversability pounds of the single season and the surface or last states and the strength of the residual control of the constant of the artist ment of the properties of the residual control of the constant of the properties of the residual control of the co

published and played in some time back. Souly tentative, and not successful enough satisfy the woman from whose dictionary! word failure has been crased.